

Exhibit 33

***** -COMM. JOURNAL- ***** DATE NOV-09-1999 ***** TIME 17:01 *** P.01

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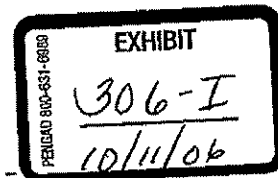
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Transaction Codes

The following is a summary of monetary transaction codes and their applications.

- 10 Payment - this is the standard payment transaction. Unless there is a specific reason not to, all payments should be processed using this transaction.
- 11 Payment Reversal - this is the transaction that should be used to reverse a transaction code 10. This is normally done when a check is returned.
- 12 Reserve Payment - this transaction should be used for SFC payments to accounts in securitization.
- 13 Reserve Payment Reversal - this transaction should be used to reverse transaction code 12 payments posted in error.
- 14 School Payment - this transaction can be used to record payments received from the schools for their students.
- 15 Reverse School Payment - this transaction should be used to reverse transaction code 14 payments.
- 16 Agency Payment - this transaction should be used to post funds received from collection agencies. Unlike other payment types, transaction code 16 is posted to principal first.
- 17 Agency Payment Reversal - this transaction should be used to reverse transaction code 16 payments.
- 20 Credit Principal - this transaction reduces the principal balance on an account.
- 21 Debit Principal - this transaction increases the principal balance on an account.
- 30 Credit Interest - this transaction reduces the interest balance on an account.
- 31 Debit Interest - this transaction increases the interest balance on an account.
- 40 Credit Fees - this transaction reduces the fee balance on an account.
- 41 Debit Fees - this transaction increases the fee balance on an account. This transaction is used to post late fees.
- 50 Payoff Loan - this transaction reduces all balances to zero.
- 51 Reverse Loan Payoff - this transaction should be used to reverse transaction code 50 payments.
- 60 Reserve Payment - this transaction can be used to post SFC payments to accounts at funding sources. The Bank balances are affected, but the Debtor balances are not.
- 61 Reverse Reserve Payment - this transaction should be used to reverse transaction code 60 payments posted in error.
- 98 Credit Balance Refund - this transaction removes credit balances from accounts.
- 99 Small Balance Chargeoff - this transaction is system generated to remove amounts with a value of less than a dollar.
- 70 Charge Off Account - this transaction marks an account as charged-off by SFC.
- 71 Charge Off Reversal - this transaction reinstates a charged-off by SFC.
- 72 Settlement Adjustment - this transaction marks an account as Settled-in-Full and charges off the balance.
- 73 Settlement Reversal - this transaction reinstates the charged-off amount and unmarks the account.

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Transaction Codes

The following is a summary of monetary transaction codes and their applications.

- 10 Payment-this is the standard payment transactions. Unless there is a specific reason not to, all payments should be processed using this transaction.
- 11 Payment Reversal-this is the transaction that should be used to reverse a transaction code 10. This is normally done when a check is returned.
- 13 School Payment-this transaction can be used to record payments received from the schools for their students.
- 15 Agency Payment-this transaction should be used to post funds received from collection agencies. Unlike other payment types, transaction code 16 is posted to principal first.
- 16 Agency Payment Reversal-this transaction should be used to reverse transaction code 16 payments.
- 20 Credit Principal-this transaction reduces the principal balance on an account.
- 21 Debit Principal-this transaction increases the principal balance on an account.
- 30 Credit Interest-this transaction reduces the interest balance on an account.
- 31 Debit Interest-this transaction increased the interest balance on an account.
- 40 Credit Fees-this transaction reduces the fee balance on an account.
- 41 Debit Fees- this transaction increased the fee balance on an account. This transaction is used to post late fee.
- 50 Payoff Loan-this transaction reduces all balances to zero. (will be changed)
- 51 Reverse Loan Payoff-this transaction should be used to reverse transaction code 50 payments.
- 70 Charge Off Account-this transaction marks an account as charged-off by SFC.
- 71 Charge Off Reversal-this transaction reinstates a charged-off by SFC.
- 72 Settlement Adjustment-this transaction marks an account as Settled-in Full and charges off the balance.
- 73 Settlement Reversal-this transaction reinstates the charged-off amount and unmarks the account.

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SFC 00986

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80 Chargeoff

90 SFC Chargeoff

98 Credit Balance Refund-this transaction removes credit balances from accounts.

99 Small Balance Chargeoff-this transaction is system generated to remove amounts with a value of less than a dollar.

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SFC 00987